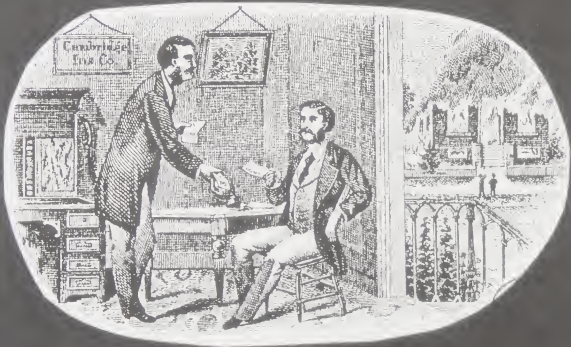


THE CHECK COLLECTOR

July-September 1995

The Journal of
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 35



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To our members:

Write something for *The Check Collector*! We need articles about checks, check-related subjects, and fiscal documents. See the list of 32 areas of collecting interests on the inside back of the mailing cover for ideas.

We retype all material. Illustrations require an original or a good clear, black and white copy at 80% of the size of the original. Original checks sent in are copied and returned carefully and promptly. Finished check photos are always welcome. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the October-December issue of *The Check Collector* is November 10.

The Check Collector is an effective means of reaching the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

EDITOR'S COLUMN

I'm sorry to report that our President is incapacitated at the time this issue goes to press. Ed promises that he will be back with us in the next issue, with a column twice as long.

At the time I'm writing this there is a four-day American Philatelic Society stamp show in Saint Louis. The exhibits include an excellent one illustrating the uses and evolution of the 2c designs of revenue stamped paper, primarily checks and drafts. This exhibit is arranged in such a way as to include some rarities, but to be primarily educational concerning the way that revenue imprints developed and evolved in response to the Revenue Acts that engendered them.

Many of you have fine collections of checks and related paper items. You also have the knowledge to arrange selected items from your collections into educational and enjoyable displays. The thing you do not have is the opportunity to do this in many shows. There is no regular forum for exhibiting collections built around checks themselves, even though most of us would be more than happy to share some of our knowledge and enthusiasm with others in this way.

As your Editor, this brings two things to mind. First, those of you who have exhibited parts of your collections - where did you find the opportunities? Write and tell me. I will include this information in *The Check Collector*.

Second, use *The Check Collector* to exhibit the most interesting parts of your collection. All you need to do is convey the same message and write the same types of descriptions of the material as you would to make up a good exhibit. A big advantage of using this way to share your interests is that all of us can form your audience, not just those of us who happen to be in your vicinity.

A note on a different subject: I have included the e-mail addresses for those officers who have them. Please let Coleman Leifer know of any others by November 15 so we can include them in the next membership directory.

BOB HOHERTZ

Advertising rates are as follows:

One quarter page	\$25.00/issue
Business card size	\$15.00/issue
\$10 discount for four issues paid at once.	

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Founded

in 1969

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

A non-profit organization organized under Section 501-(c)-(3)

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The Check in Insurance Advertising *by Logan Smith*

Since the early days of organized insurance in our country, companies and salespeople of the industry have devoted a significant amount of time and energy to emphasize the payment of claims to policyholders. Most probably this arises from the nature of insurance: a payment today for a possible benefit tomorrow. The uncertainty on the part of the buyer as to whether the offered protection is actually necessary, as well as to how the company will handle payment, has always been a concern. Through the years companies have dealt with these concerns by directing most of their advertising efforts toward alleviating them.

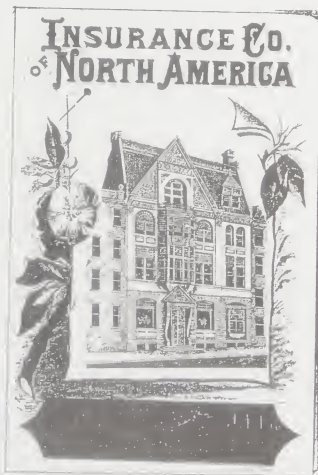


Figure 1 a trade card, circa 1883, for the Insurance Company of North America, illustrating its corporate headquarters in Philadelphia

Historically, some companies felt a need to trumpet their financial strength and security. (This has become an issue again in light of several recent large insurance company insolvencies, as a matter of fact.) In the past this was often done through advertisements which illustrated a massive 'Home Office building' (Figure 1) which would appear to endure forever (even after the company left the premises).

Other companies felt that the policy in the hands of a policyholder while some calamity raged in the background (Figure 2) was the way to illustrate to a prospective buyer that coverage was necessary. This worked until several great fires proved that a policy was worthless without a strong company behind it.

A few companies seized the idea that demonstrating the actual payment of policy benefits would be the perfect way to reassure customers, both present and future. It is to this practice that we will direct our attention.

In the early years of insurance, checks and even banknotes, were often perceived as less valuable than cash. Some of our nation's fiscal troubles may have been the reason for this perception. Also, the fact that many insurance companies in rural areas were organized by individual with common needs contributed to this feeling. In some of the early advertising which focuses on payment we find moneybags rather than checks or currency depicted (Figure 3 - bottom of cover). Of course, as currency became more widely accepted, it too was shown (Figure 4 - top of cover).

As our nation grew and checks began to be viewed as 'cash in kind' across the country, advertisements depicting payment began to utilize checks rather than cold, hard cash. It is interesting to note that initially the check was just substituted for cash in the depiction of payment (Figures 5 and 6 - following pages). In many instances the amount was not included or printed too small to be determined without careful inspection.

Someone had the idea that depicting payment using a check which prominently featured a significant amount would establish the willingness of the company to honor its claims and give evidence of the company's financial resources at the same time. Eventually companies began to depict cashed checks for large amounts in their advertisements (Figures 7 and 8). As the check was the only illustration, the prospective customer would perforce focus on the size of the payment and the fact that it indeed was paid. Oftentimes the company added written advertisement to augment depiction of the check (Figures 9 and 10).



Figure 2 – a trade type card circa 1900, of the Phenix Insurance Company. The illustration is of an old couple who are confident as they have their policy despite the fact that a fire is raging in the background



Figure 5 - Cover of an advertising flyer, circa 1905, of a life insurance concern, illustrating a widow finding some comfort in a \$1,000 check. In the forefront is Papa's chair and his insurance policy. This appears to be an early use of the check in insurance advertising.

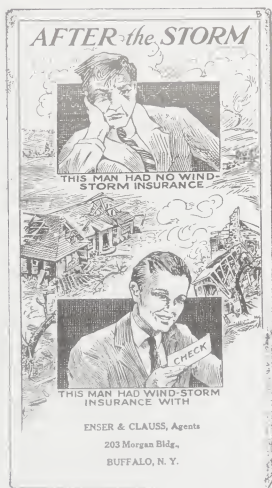


Figure 6 - to the left. The cover of a folder advertising windstorm insurance. In the background, the devastation of a windstorm is illustrated. In the forefront are two victims: one who had no insurance, and one who has received his check, and is able to smile.

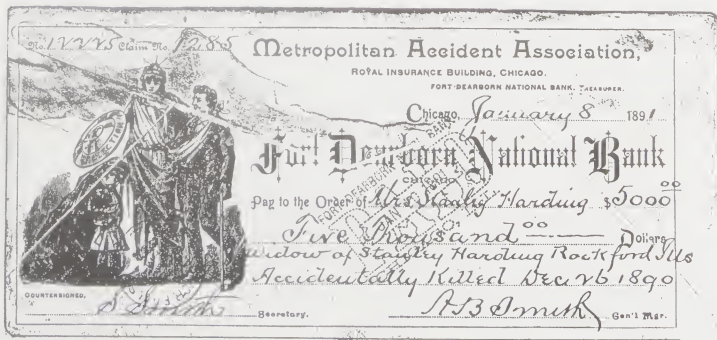


Figure 7 - The reverse of an advertising envelope of the Metropolitan Accident Association. The paid \$5,000 check is completed in enough detail to allow the perceptive reader to determine the speed of payment.

POLICY ISSUED TO CHAS. LUNDBLAD - DETROIT, MICHIGAN, APRIL 3, 1919
DIED FROM INJURIES RECEIVED IN AUTOMOBILE ACCIDENT

THE RIDGELY PROTECTIVE ASSOCIATION
HOME OFFICE, WORCESTER, MASSACHUSETTS.
WORCESTER, MASSACHUSETTS, JUN 2 1922 NO 149

PAY TO THE ORDER OF ESTATE OF CHAS. LUNDBLAD-----\$3000.00

PAYS \$3000 AND 00 CTS.

IN FULL SETTLEMENT OF ALL CLAIMS AND DEMANDS UNDER POLICY NO 196806

TO **MERCHANTS NATIONAL BANK,**
WORCESTER, MASSACHUSETTS.

THE RIDGELY PROTECTIVE ASSOCIATION
TREASURER

THE RIDGELY HAS PAID \$5,075,745.91 IN BENEFITS TO DISABLED
ODD FELLOWS OR THEIR BENEFICIARIES
FOR DISABILITY DUE TO SICKNESS OR ACCIDENT AND FOR ACCIDENTAL DEATH
LIBERAL POLICIES - SMALL COST - FOR ODD FELLOWS ONLY

Figure 8 - A blotter of the Ridgely Protective Association showing a check paid to the estate of a deceased policyholder. Brief facts above, advertising below.

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY No. 179739
NEWARK, N.J. *Mar 12 1909.*

NATIONAL STATE BANK

PAY TO THE ORDER OF *Joseph A. Friend* \$10000.00

English payment of \$10,000.00 to Joseph A. Friend

Ten thousand and 00/100

Sam. W. Saldern TREASURER *Sam. W. Saldern* PRESIDENT

Figure 9 - An advertising flier of the Mutual Benefit Life Insurance Company which depicts a \$10,000 paid check. On the back is a testimonial letter from a bereaved widow expressing her appreciation for the prompt and fair payment of the claim.

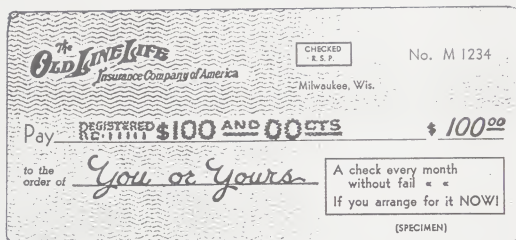


Figure 10 - A blotter of the Old Line Life Insurance Company of America depicting the check a policyholder could receive if a policy is purchased.

Before the Fire . . .
INSURANCE
After the Fire . . . THE LOSS CHECK

43 percent of those having fires cannot restore their property. Could You in case of Fire?

Fire Insurance protects your investment in your Home, your Furniture, your Garage, your Automobile, your Place of Business and its Contents.

Do not Delay . . . Check up Today!

PAIGE-KIMBALL AGENCY, Inc.
 456 Main Street
 Athol, Mass.

Merchants & Farmers Mutual Fire Insurance Co.

Figure 11 - An insurance agency blotter which depicts an older gentleman receiving his check from the Merchants & Farmers Mutual Fire Insurance Company

DRIVE-IN CLAIM SERVICE

New, convenient
service pioneered by
Allstate—to help
settle claims faster.

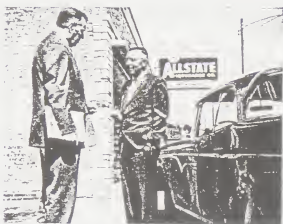
Typical example: 30 minutes
for a \$192.93 claim

If you have an accident,
help from one of Allstate's
more than 4,000 claims
expeditors is always as
near as the nearest phone.

And if your car can
make it to the nearest
Allstate Drive-In Claim
Center (175 today—more
coming) you can take ad-
vantage of this convenient
new service.

Here's how it works:
All you do is drive to one
of these convenient loca-
tions. An experienced ad-
juster figures the repair
cost and often settles your
claim "on the spot."

Red Tape Cut. Eliminat-
ing red tape like this all
along the line means lower
premiums, too. Allstate,
founded by Sears, oper-
ates on the same big-
volume, quality-for-less



DENNIS DOZIER, Chicago, Ill. (pictured in photo) calls
1-800-DRIVING for 59 Ford. Arrives Allstate Drive-In Claim Center
at 2:30 A.M.—30 minutes later, claim was settled. (Caption
series \$192.93, amount of claim.)

principle that made Sears
famous for value.

**20% savings are com-
mon.** How much you save
depends on where you live
and how your car is used.
Savings of 20% are com-
mon. And some folks save
even more compared to
the rates of most other
companies. Standard
rates in States where el-

igible policyholders have
always saved through
dividends.

With auto insurance
rates rising, wouldn't you
be wise to get the Allstate
story? See the Allstate
Agent at Sears or at an
Allstate Insurance Center.
Or, phone and ask an
Agent to call at your home.
We'll help you!



You're in good hands with

ALLSTATE
INSURANCE COMPANIES

AUTO • PROPERTY • ACCIDENT AND OTHER INSURANCE

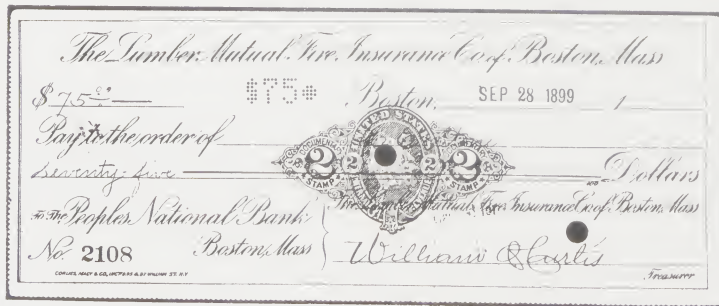
Member of Travelers Group, a subsidiary of American International Company

Figure 12 - A photo from a magazine advertisement of the early 1960's. The caption accentuates the speed of payment.

The use of a check in insurance advertising is still prevalent today (Figures 11 and 12). While the media are different, television ads, inserts in magazines and newspapers and literature distributed by companies still frequently depict the payment of an insurance claim by check.



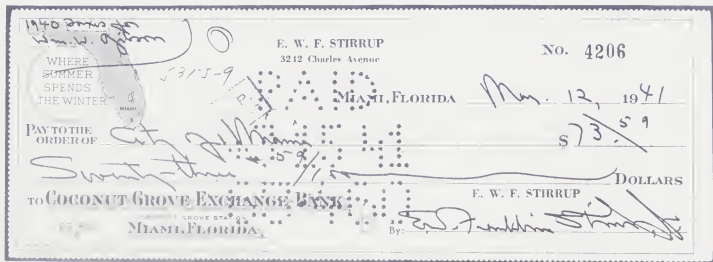
A Suitable Postscript



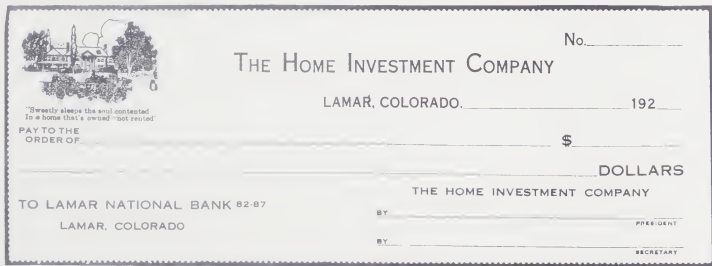
Logos and Mottos on Bank Checks and Drafts

M. S. Kazanjian


There are many ways to collect bank checks and drafts. Collectors look for dates, locations, different revenue stamps and vignettes. One of the ways to collect is by the motto or logo that a check may have.



The more unusual the motto, the more interesting. In Figure 1, a check from Miami, Florida, may catch the eye of someone like me who suffers through the winter of snow and ice. "Where summer spends the winter" is a phrase which answers my question - "Whatever happened to summer?" - which I repeat most of the winter!



If you are the sort of person that is concerned about the operation of the business side of your bank, then the mottos on the checks in the following figures may be to your liking. In Figure 2 the Home Investment Company of Lamar, Colorado, claims that, "Sweetly sleeps the soul contented/ In a home that's owned not rented."



R. G. BEESON
GENERAL MERCHANDISE
BLOOMINGPORT, INDIANA

No. 2460
LYNN, IND., Feb. 12-1925 192

PAY TO THE ORDER OF Miller Brothers Hardware Co. \$ 5.48

*****Five *****48/100 ***** DOLLARS

FOR Account to Date.

TO **CITIZENS BANKING COMPANY**
71-815 LYNN, IND. 71-815


R. G. Beeson

In Figure 3 the Citizens Banking Company of Lynn, Indiana, claims that "When you reap the Harvest make this bank your store house." A reference to the interests of the local farming population, no doubt.



PAY TO

Details from the checks in Figures 3 and 4.



SPUR, TEXAS, 103

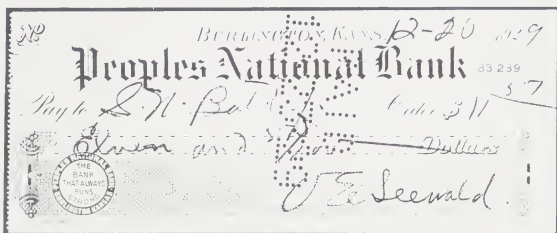
SPUR SECURITY BANK 88-557

PAY TO ORDER \$ 5.48

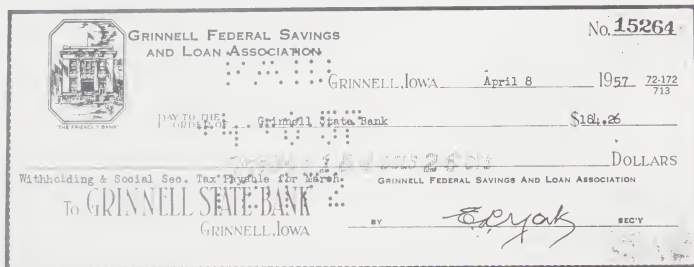
DOLLARS

FOR

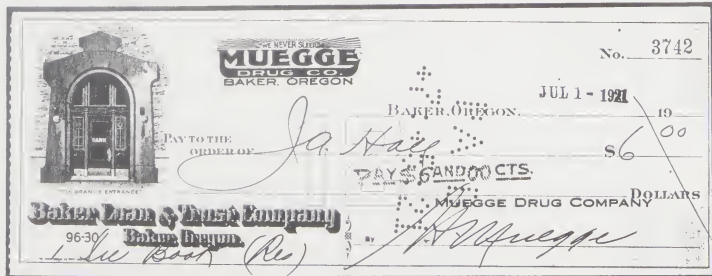
In Figure 4 the Spur Security Bank of Spur, Texas, offers some sound banking advice: "Diversify/ We will help you."



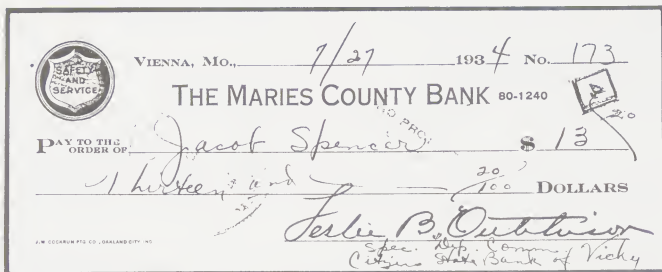
In Figure 5 the Peoples National Bank of Burlington, Kansas, wants all of their customers to know that they are "The bank that always Runs Strong." I wonder if they did?



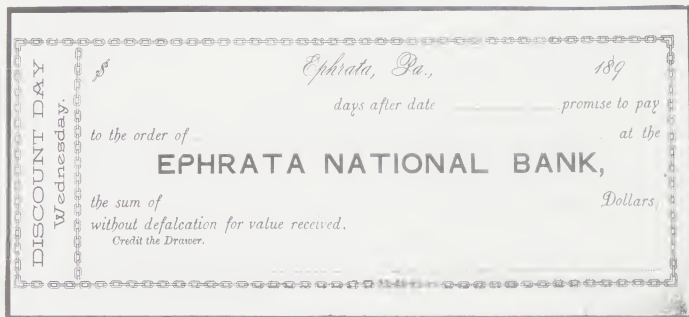
If all else fails to win over new customers, then letting people know just how strong the bank is physically may help. In Figure 6 the Grinnell State Bank of Grinnell, Iowa, not only shows their bank building but also wants prospective depositors to know they are the "Friendly Bank."



In Figure 7 the Baker Loan and Trust Company of Baker, Oregon, concentrates on strength alone by showing their "Granite Entrance."



And in **Figure 8** the Maries County Bank of Vienna, Missouri, wants all to know that "Safety and Service" are most important.



If one had been around in the 1890's the Ephrata National Bank of Pennsylvania might have been the place to go. Certainly, "Discount Day Wednesday" would need to have been looked into. A bank giving a discount on cash??? See **Figure 9!**

These are just a few of the mottoes and logos on checks that can be found 'out there ' Just another of the many ways to collect checks!

Don't forget the Saint Louis National and World Paper Money Convention and Show in Saint Louis on October 27, 28 and 29 at the Henry the VIIIth, the same as last year. The floor is open at 10:00 a.m. each day.



*A Dream -
A Reality -
A Legend -*

by Herman L. Boraker

George W. Miller, the founder of the 101 Ranch, migrated to Oklahoma when great herds of wild buffalo roamed at will on the great, fertile plains. He drove his first herd of Texas cattle northward to Oklahoma in 1871. When the first barbed wire fence was built in the Cherokee Strip in 1880 it was "Colonel Miller" who built it.

In the spring of 1881 George Miller moved his family to Windfield, Kansas, where he purchased a large, two story brick dwelling for his family, and set about to realize his cherished dream - a mammoth cattle ranch. Before long he had thousands of cattle roaming over the vast ranges of his ranch across the Kansas-Oklahoma line. And for the first time there appeared the brand mark which was to become famous throughout the world, the '101' brand.

The policy of the Millers from the very beginning of the 101 Ranch was to lease extensive tracts of land to handle thousands of cattle and horses annually.

In the autumn of 1882 the citizens of Windfield were planning their first agricultural fair, and they needed some unusual entertainment to attract people. They approached Colonel Miller, who had just finished a cattle drive up the Chisholm Trail, and who still had with him a group of cowboys. With his customary ingenuity, the Colonel proposed an exhibition of roping and riding events, which was enthusiastically received by the people of Windfield and the surrounding area.

The first headquarters of the 101 ranch was a dugout erected in 1892 on the south side of the Salt Fork River in Oklahoma. After Colonel Miller secured satisfactory options on several tracts of land he selected a site and proceeded to formulate plans for his new ranch home to be built on the north side of the Salt Fork. Nostalgia for the beautiful plantation homes of his native Kentucky no doubt influenced the architecture of this pretentious structure.

Colonel Miller did not live to see his dream of a large estate on the then open prairie of Oklahoma completed. He died of pneumonia at the old dugout headquarters on April 25, 1903.

Miller left no will, but decreed that the 50,000 acre ranch should remain intact forever in the Miller family. At the time of his death he was paying the Ponca and Otoe Indians \$32,000 annual rental for the ranch. He had been in the cattle business in Oklahoma for thirty-one years. Following his death, management of the ranch was assumed by his three sons: Joe C. Miller, the farmer; Zachary Taylor Miller, the cowman; and George L. Miller, the financier.

Twenty-two years after the first roundup show another was held. It was also directed by the Millers at the 101 Ranch in Oklahoma, and marked the modern beginning of the thrilling displays of Western skill and daring which we know as rodeos.

The fame of these spectacular Wild West Shows soon spread throughout the country. In 1907 when the Jamestown Exposition in Norfolk, Virginia, was being promoted, President Theodore Roosevelt invited the Miller brothers to appear. The show from the Oklahoma prairie was the triumph of the fair. The brothers hurried home and recruited another crew from the abundant resources available at their ranch and sent it on to Brighton Beach in New York City, where for six weeks it broke metropolitan attendance records.



WESTERN SHOW COMPANY, INC	
THIS CHECK IS ISSUED IN PAYMENT OF THE FOLLOWING ITEMS:	
February 11th., 1930 to June 30th 1930, Inc. Advertising	\$ 61.50
<div style="text-align: center;">  </div>	
Snow Advertising.	
<small>PLEASE ALL ENDORSEMENTS ON THE BACK OF THIS CHECK. DO NOT DETACH FROM THIS VOUCHER.</small>	
<small>AUDITED DO NOT DETACH FROM CHECK TREAS.</small>	
<div style="display: flex; justify-content: space-between;"> <div> MILLER BROTHERS  HEADQUARTERS PONCA CITY, OKLA. </div> <div> October 14th., 1930 No. 562 AT SIGHT PAY TO \$ 50 OR ORDER SIXTY ONE DOLLARS AND NO CENTS FOR VALUE RECEIVED AND CHARGE TO THE ACCOUNT OF 100 DOLLARS </div> </div>	
To The First National Bank 86-204 PONCA CITY, OKLA. BY <i>Z. T. Miller</i>	
WESTERN SHOW COMPANY, INC	


Figure 1 - This voucher check of the 101 Ranch Real Wild West Show was signed by Z. T. Miller on October 4, 1930. The First National Bank in Ponca City, Oklahoma, succeeded the Farmers National Bank of that city on July 11, 1923. It was placed in receivership in January 15, 1934.

The Miller brothers were among the first to produce moving pictures. "Wild West," a Pathe serial, was produced on the 101 Ranch. Tom Mix, Hoot Gibson, Leonard Stroud, and many others began their careers with the 101 Ranch group. The traveling show operated successfully from the autumn of 1908 to the autumn of 1916.

During the period of World War I the Millers devoted their time furnishing the government with livestock for war purposes and building up the 101 Ranch. Following the Armistice they expanded to oil production on the ranch, and when this was successful Joe Miller's feet got itching for the road again. It wasn't long before the brothers put together a new show almost twice the size of their old one.

For fifty-seven years the 101 Ranch prospered, first under the shrewd management of Colonel Miller who built it, and then under the combined genius of his three sons. In 1927 misfortune beset it. First came the accidental death of Joe Miller on October 21, 1927. Then George died on February 2, 1929. Shortly after Zack and his two nephews (Joe's sons) took over the management of the ranch, the twentieth century's greatest economic upheaval hit. In late 1929 the bottom dropped out of oil prices, livestock sold at its lowest figure in many years, and agricultural products brought practically nothing.

Thinking that the economic depression was to be short-lived, the Millers secured a mortgage of more than a half-million dollars to finance the operation of the ranch. Conditions grew worse in 1930. Mortgages, notes, taxes and interest came due in their regular course of time, but there was no cash reserve to meet them. With no money coming in from sales operations came to a standstill and indebtedness mounted.

1927 OFFICIAL ROUTE 1927			
			
MILLER BROTHERS STEAL WILD WEST OGGAT KID RACE BEGINS MADE IN U.S.A. No. 2			
DATE	CITY	RAILROAD	MILES
FIRST WEEK			
April 26	St. Louis, Mo.	Santa Fe & Mo. Pac. R.R. (entr. only)	364
" 27	St. Louis, Mo.	Compton and Market Streets Lot	
" 28	St. Louis, Mo.		
" 29	St. Louis, Mo.	Kingshighway & Spaulding St.	
" 30	St. Louis, Mo.	Kingshighway & Spaulding St.	
May 1	St. Louis, Mo.	Clarence & Broadway opposite O'Fallon P.	
SECOND WEEK			
May 1	Alton Ill.	Alton Belt R.R.	26
" 2	Springfield, Ill.	L. & N. R.R.	71
" 3	Champaign, Ill.	L. & N. R.R.	113
" 4	Lafayette, Ind.	Wabash R.R.	84
" 5	Bell-vid, Ind.	Mamou R.R.	125
" 6	Louisville, Ky.		79
THIRD WEEK			
May 9	Cincinnati, Ohio	H. & O. R.R.	114
" 10	"	"	"
" 11	Re. Inver, Ind.	H. & O. R.R.	71
" 12	Piquette, O.	"	46
" 13	Springfield, O.	"	112
" 14	Newark, O.	"	106
JUN. COOPER, Mail Agent			

With grim determination the Millers continued sending their show on the road until it stranded in Washington, D.C., on August 5, 1931, following financial difficulties which led to court action.

Creditors began stepping in. There were sad doings at the 101 Ranch on March 24, 1932, when everything from hogs to buffalo, from saddles and harnesses to grain combines, was offered to the public. 'Colonel' Zack Miller roared defiance to the world from the Ranch 'White House.' He termed the sale a 'legal robbery.'

The final blow came when Zack Miller advertised an auction sale of the entire contents of the 101 Ranch White House on July 5, 1936. Items sold for cents on the dollar. Buffalo guns brought \$1.50 and paintings valued at more than a thousand dollars sold for \$85 to \$100. The sale ended and bargain hunters scattered. Zack Miller walked slowly down the steps of the world-famous White House, to the car of his sister, Mrs. Alma England, and they drove to Ponca City. It was the end of the dream, but the legend lives on!

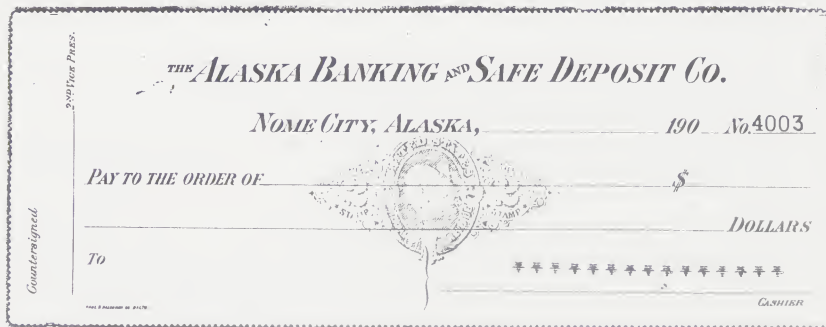


Figure 2 - Scrip used by the Miller Brothers in 1924, the year that they reorganized the Wild West Show. The border and mound the buffalo is standing on are printed in green with black blended in. 'Round Up Grounds', numerals, 'Oklahoma', and 'No Cash Value' are printed in red. The paper is buff, and the reverse is printed in orange. The item was a Christmas present to the author from ASCC member Fred Kretschmar.

An Alaska Check - and History

Bill Castenholz and Bob Hohertz

The illustrated item is a great rarity - a check from an Alaskan bank intended for use during the period from 1900 through mid-1902, as evidenced by the imprinted revenue.



The Alaska Banking and Safety Deposit Company was the scene of high drama in 1900. That was when the crafty politician Alexander McKenzie began his moves to take over the Discovery gold claim by advancing the case of a claim-jumper before judges who were his allies. While lawyers for the original owners were taking their case to the Circuit Court of Appeals in San Francisco, McKenzie and his group were storing gold in the vaults of this bank. The Circuit Court ruled against McKenzie, but the friendly judge back in Alaska declared that the appeal was improper and the court had no right to hear it.

McKenzie's opponents were worried that he would remove the gold from the Alaska Banking and Safety Deposit vaults, so they took a room across the street from the bank in order to watch it. At one point they stopped him at gun-point and made him return a quantity of gold to the bank.

The situation, which festered into 1901 without actually causing serious violence, encouraged other prospectors to avoid reporting any finds for fear of having them end up being confiscated like the Discovery mines.

A revenue-imprinted check from the Alaska Banking and Safe Deposit Company, courtesy of Bill Castenholz.

The Court in San Francisco did not take the matter lightly. In October of 1901 it sent federal marshals to Nome to arrest McKenzie. He was brought to California and sentenced to a year in prison, but President McKinley pardoned him before he served half of it. McKenzie did not return to Nome. He regained power in his native state of North Dakota and to some extent nationally. The judges he left behind in Alaska also returned to California and mild punishment, reputedly in fear of lynching if they had stayed in Nome.

Gold production at Nome reached its height in 1906, but by seven or eight years later it had all been mined and the city shrank from about 25,000 people to about one-fifth that size.

For those who are collectors of revenue stamped checks, it is exciting to know that these were used in Alaska. Where there is one, there might be more....



A Short History of an English Banking Firm

Lee Poleske

The banking firm of Esdaile, Hammet and Esdaile was established in 1781 by Sir James Esdaile. The firm was located in London, first on Birch Lane, later on Lombard Street. In that same year fourteen year old Andrew Jackson began his military career, fighting in his first battle, the skirmish of Hanging Rock, during the Revolutionary War. Many years later an action of this American boy would be, in part, responsible for the end of the bank Sir James founded.

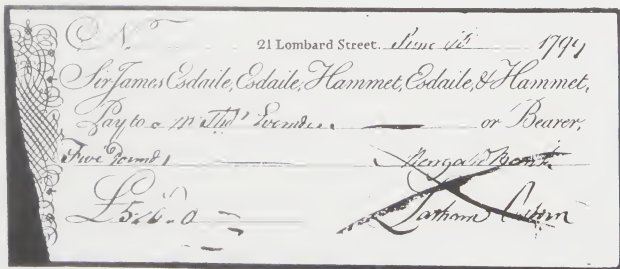
In 1792 the firm amalgamated with Messrs. Smith, Wright and Co., a firm that was first established in 1758. The new name was Sir James Esdaile, Smith, Wright, Hammet and Company.

Over the years, new partners joined the firm and others left. In 1799 the title of the firm was Sir James Esdaile, Esdaile, Hammet Esdaile and Hammet, and in 1838 it was Sir James Esdaile, Esdaile, Grenfell, Thomas and Company.

In 1836 the administration of United States President Andrew Jackson issued the Specie Circular, which required that future purchases of government land be paid for in gold or silver. The Circular was one of the causes of the Panic of 1837, as it was known in the United States. In Great Britain it was known as the American Panic, because in that country it originated wit mercantile houses connected with the United States.

The Circular put a stop to land speculation in the Western United States, and several banks which were overextended called in their loans. In August 1837 New York banks suspended specie payments and banks throughout the United States followed suit. Many state governments defaulted on their bond issues. A general crop failure added to the economic problems. Several banks which had investments or loans in the United States were ruined.

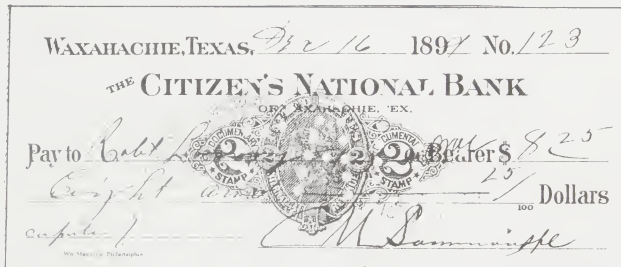
Esdaile and Company was one of those British firms that did not survive the Panic of 1837, but none of its creditors lost their money. Through a loan of \$5,000 advanced by all the principal bankers in the City of London, the firm was able to pay all its creditors. It took several years to repay the loans; the last payment was made on February 3, 1873.



When this check on the British Banking firm of Sir James Esdaile, Hammet, Esdaile and Hammet was written in 1799, George III was King of Great Britain, John Adams was President of the United States, and some soldiers of Napoleon's army in Egypt discovered the Rosetta Stone.

Letter to the Editor

Well, I guess I have what's called 'beginner's luck!' This is RN-X7 with a double impression! I'm told that no one has found one before. I looked in the Scott Catalogue and 'double impression' is blank. I guess one's been found now.



I found this in the same box of old paper where I found my pale olive RN-X that was featured in the last issue of *The Check Collector*. I tore the whole box apart looking for another one. With all the luck I've been having, I figured I'd find another one.. No such luck. Darn!

John A. Moschioni, dba 'the Letterhead

Editor's note I talked with Bill Castenholz about this item. He hasn't seen it, so he was not able to give a firm opinion on the cause of the double image of the revenue on the check illustrated. However, he theorized that it may be a double printing, or a case where no sheet of paper was run through the press, followed by the sheet where this check originated, causing a clear and strong offset.

Whatever its origin, it's spectacular.

Suzanne Naven has compiled a 96 page catalog of the William Stump Collection of North American Checks. This is also a price list, as the items are for sale. In fact, some items have already been sold, but many are still available.

Copies of the catalog are available from The Oregon Paper Money Exchange for \$6, postpaid. See their advertisement further on in the magazine for the address.

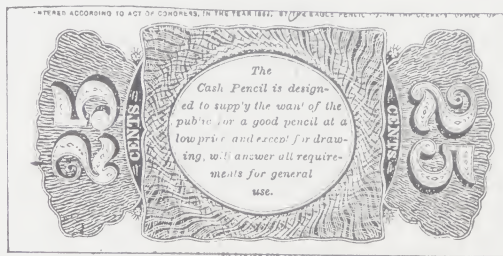
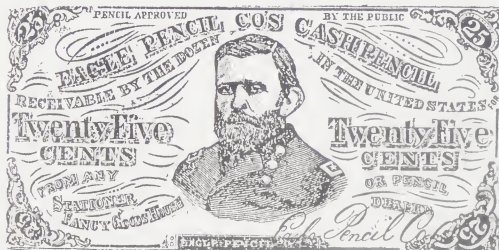
Later this fall the Navens will offer a very limited number of these catalogs in a different binding with some pages of illustrations of representative items from the Stump Collection. Please contact them for details.

Letter to the Editor

Dear Sir:

I wanted to let you know that I enjoyed reading "Checks and Related Material" by Jerry Boone. In the article he showed us a check and letterhead from the Eagle Pencil Company. I am enclosing a photocopy of an advertising note from that company. You may want to use these in your next issue. When you are done with the copies, would you please forward them to Mr. Boone for me? Thank you.

Sincerely yours,
Arri Jacob



Editor's note: Forwarded as requested, and thank you for sharing this interesting collateral item with us.

Guest Editorial

A. W. Ebright

Have you ever wondered what check collecting will be like in the year 2045?

Every Sunday morning my local newspaper is filled with 'inserts,' some of which have full-page advertising about the new, colorful checks available for purchase. They are inexpensive (one might even say cheap) and feature everything from "Kiss it Goodbye" (lips) to "Tropical Fish" to "Rainforest." The subject matter depicted on these checks is endless.

With the weekly advertising of these inexpensive checks going on for years now, companies must be selling millions of them to individuals. Conversely, very few, if any, contemporary corporate checks have any steel-engraved or colorful vignettes on them.

In view of this trend in check production, where colorful, personal checks will prevail, will our hobby in the year 2045 be reduced to the likes of the current baseball/sports cards collecting craze? I, for one, hope not.

Our hobby is ennobled by people who are interested in the history of the check - the bank that produced it and/or the company it was made for, or other historical data. Many of today's sports card collectors are only interested in who is on the card, how much does it cost, and will it be worth loads of money someday (hopefully soon). I believe that rarely is the collector interested in historical facts about the player or the team or teams he played on.






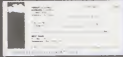
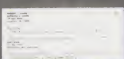








I hope that the proliferation of cheap, colorful personal checks does not move our hobby in the direction of sports card collecting.

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 W09-Floral Show (3 Designs)	 W14-Serenity (2 Designs)	 W04-Wildlife (4 Designs)
 W11-Traditions (Also available in two-W12)	 W16-Rainforest (2 Designs)	 W08-Shooting Stars (1 Design)

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What's Happening Out West

Martha Cox

So much for the summer doldrums. Things have been busy around the Cox ranchero... and, from those of you I've corresponded with, you've been busy as well.

As the spring issue of *The Check Collector* was being readied for mailing, your Western reporter was working on a Check Collectors' Round table to be held at the ANA convention scheduled for Anaheim, CA, August 16-20. It would have been wonderful to be able to include that information in the last issue, but it wasn't possible. So the next best thing was to mail a notice of the Round table to those of us in the West who might be likely to attend a meeting in Anaheim, which we did. As this issue is being set the meeting has not yet occurred, but it will have come and gone by the time you read this.

Planning the meeting has been a wonderful experience because of the terrific support from so many of you. Ed Lipson and Bob Spence were supportive from the beginning. Coleman Leifer IMMEDIATELY responded to my request for mailing labels for our Western members - a big thank you - that was a lifesaver! Bob Hohertz and Bob Spence sent copies of past issues of *The Check Collector* for meeting attendees, for which I was most appreciative. And, Herman Boraker, bless you! A package arrived from Herman, and it felt like Christmas. Inside were twelve neatly labeled envelopes containing twenty-five checks each. They represent drafts and checks drawn on various First National Banks in Colorado for the most part, with a variety of other areas as well. The items were signed by bank presidents and officers, and Herman enhanced each packet by including a cover narrative as well. The packets were to be sold at the Round Table for a nominal fee, with the proceeds to go to the benefit of the ASCC. Herman also sent a fantastic packet of documents to serve as a 'door prize.' These items will be a fine addition to any current member's collection, and will surely be enticing to any newcomers in attendance. Our Society thanks you, and I thank you. I will report on the meeting in the next issue.

Meanwhile, I am happy to report that there will be another Check Collectors' Round Table at the upcoming Long Beach Coin and Collectible Expo. This meeting will be held on Saturday, October 7.

(See location below and directions at end of article.) The Round Table time and location will be listed in the program and I will prepare a flyer for the registration table as well. This show should be a don't miss event for those of us who regularly attend, because the First Annual Fall Document Show will premiere. The Historical Document Section was promoted and sectioned off at the last show, and I have already seen ads for this event. When I became aware of the new focus I approached the organizers about the possibility of a meeting. Thanks to you, our members, they warmly welcomed my call. It seems that so many of you had called them for information, indicating that you had seen the listing in *The Check Collector*. Because of that, we should be able to make this a regular event. See you there!

My mailbox has been well fed with auction catalogs, fixed price catalogs and show schedules. I discovered the joy of mail-bid auctioning this summer. Oh, my goodness! Way too much fun! Thanks to Doug and Gina McDonald of Gypsyfoot Enterprises, Vern Potter, Eric Jackson, Warren Anderson of America West Archives, Ken Prag, Roger Stolberg, Dick and Suzanne Naven of Oregon Paper Money Exchange, Cohasco, Inc., Rodney Battles of The Quill and Pen, M. S. Kazanjian, Scott Winslow and Historic Documents International, and Herb LaTuchie Auctions. By the time you read this deadlines for the auctions I have in mind will have expired, but there will be more. Write them for their next catalog. There may be a nominal fee. Addresses are in the membership list published in the October-December 1994 Check Collector. Tell them where you heard about them.

And now for the fall show schedule.

October 5-8

1st Annual Fall Historical Document Show
Long Beach Coin & Collectible Expo
Convention Center, 100 S. Pine Ave.
Long Beach, CA
Ray Anthony (503) 584-2258

Oct 21-22

Antique & Collectors' Revival Show
San Mateo Expo Fairgrounds
San Mateo, CA
Ken Prag (415) 566-6400
call Ken so he can bring items of interest to you

Oct 28-29
Collectibles Show
Expo Center
just west of I-5, Portland, OR
Ken Prag (415) 566-6400
call Ken so he can bring items of interest to you

Nov 2-5
16th Annual Nat'l Silver Dollar Convention
Sands Expo & Convention Center
201 E. Sands Ave., Las Vegas, NV
John & Marlene Highfill (918) 254-6901

Nov 9-12
HSNA Coin Show
Queen Kapiolani Hotel
150 Kapahula Ave., Honolulu, HI
M.F. Kendrick, Box 477, Honolulu HI 96809

Nov 10-12
Numismatic, Philatelic & Sports Card Exposition
National Western Complex Expo Hall
4655 Humbolt St., I-70 & Brighton Blvd. Exit
Denver, CO
Jerry Morgan (303) 759-1895

Nov 15-19
All American Coin, Stamp & Sports Card Show
Convention Center
Great American Pkwy., Santa Clara, CA
Rudy Christians (916) 528-8929

Nov 16-19
Hillsborough Antique Show
San Mateo Expo Fairgrounds
Hwy 92 West off 101, Delaware St. Exit
San Mateo, CA
Ken Prag (415) 566-6400
call Ken so he can bring items of interest to you

Nov 25-26
Numismatic Society 29th Annual Coin-A-Rama
Holiday Inn-Airport
Fresno, CA
Bill February (209) 297-8302

Dec 7-10
Antique Show
Pasadena Center, 300 E. Green St.
Pasadena, CA
Ken Prag (415) 566-6400
call Ken so he can bring items of interest to you

Jan 18-21
Hillsborough Antique Show
San Mateo Expo Fairgrounds
Hwy. 92 West off 101, Delaware St. Exit
San Mateo, CA
Ken Prag (415) 566-6400
call Ken so he can bring items of interest to you

Thank you for your support of our dealer members by mail and attendance at their shows. This sounds like a very busy and exciting fall schedule.

The above information is a compilation of several listings. Please 'double check' before you make a trip to any of these events. Sometimes shows are canceled or events may change.

Please forward your catalogs and correspondence to Martha Cox, 14085 Mango Drive, DelMar, CA 92014. Information on events for the period January-March 1996 should be sent to me no later than November 10, 1995 for inclusion in the next issue. Happy Hunting!



Directions for the Check Collector's Round Table at the Long Beach Show:

The meeting will be held in Room A-102 at 10:00 a.m. on Saturday, October 7. Since the bourse doors open to the public at 10:00 also, there may be a crowd. The official program will begin at 10:15 to recognize this.

The meeting room is on the entrance floor. DO NOT go down the escalator.

ASCC Secretary's Report

This report contains changes received through August 28, 1995.

NEW MEMBERS AND REINSTATEMENTS LISTED IN THE APRIL-JUNE 1995 CHECK COLLECTOR SHOWING CORRECTED COLLECTING INTERESTS

- 1507 ARECES, MANUEL 9320 SW 40 Terr. Miami FL 33165 7 (Cuba)
- 1513 BOLIN, BENNY Rt 1, Box 331B Allen TX 75002
- 1511 CADDEN, JACK K. PO Box 1064 Lexington VA 24450-1064 2 (FL, MD, VA), 4-6, 20-21
- 1516 CORRIGAN, DOUGLAS O. 2828 N. Flower St. Santa Ana CA 92706 2 (CA), 12 (CA National Currency)
- 1506 HANSEN, BILL 336 93 St., Apt. B4 Brooklyn NY 11209 1, 2 (NY), 4, 23, 30
- 1515 KEUSCH, ERNEST E. 135 Woodland Rd Madison NJ 07940 2 (NJ), 12 (sutler documents)
- 1514 LAMB, JAMES 308 E. 79th St, Apt 11H New York NY 10021 2 and 4 (Rocky Mountain states)
- 1517 MOSCHIONI, JOHN A. (C/D) PO Box 180905 Dallas TX 75218-0905 1, 2, 9, 20, 22, 30-31
- 1381 RAMOS, VICTORIA PO Box 298 Arroyo Grande CA 93421 1, 7, 20, 23
- 1387 REEVES, JAMES J. (C/D) PO Box 219 Huntingdon PA 16652-0219 1, 6, 21-23, 30-32
- 1508 SANFORD, MICHAEL W. (D) 2445 S. Bumby Ave., D Orlando FL 32806 1, 2, 4, 20-22, 26, 30, 31
- 1510 SECRIST, JOE (C/D) PO Box 152 Cordova MD 21625 2 (MD, DE), 12 (checks from seafood packing and food canning houses), 20
- 1509 SMITH, DR. SAMUEL R. 279 W. Main St, Suite B Middletown PA 17057 2 (PA), 4 (bank drafts, promissory notes), 20, 22, 31
- 1512 SMITH, SHERRIE R. (D) 7574 S. 74th St. Franklin WI 53132 1, 2 (CA, IA, MN, OH, WI, Western US),

NEW MEMBERS

- 1521 BELL, GARRY L. 62 Shepherd Dr Russell Springs KY 42642-4452 1, 2 (KY), 4, 7-8, 11, (from Today's Collector) 12 (matchbooks), 14, 20-22, 30
- 1524 COLE, KENNETH H. 4841 Sedgwick St NW Washington DC 20016 31 (Western states) (by Douglas McDonald)
- 1523 FLANNERY, JOHN B. 1258 Wildflower Dr Webster NY 14580 31 (from The American Revenue Association)
- 1520 HESSER, JOHN R. 1913 E. Oak St. Enid OK 73701 2 (OK), 4, 30 (by Douglas McDonald)
- 1525 HORNBAKER, RUSS (C/D) 645-B West Jackson Spearfish SD 57783 ND, SD and Dakota (from The Antique Trader) Territory for 2, 4, 20-21, 30
- 1519 NEW YORK PUBLIC LIBRARY, Periodicals Division PO Box 2240, Grand Central Sta New York NY 10163-2240
- 1522 SHEAFF, RICHARD D. 23 Chatham Rd Norwood MA 02062 1, 4, 20, 24, 31 (from The American Revenue Association)
- 1518 WARDEN, MICHAEL Holly Park 545 E. State St Doylestown PA 18901

REINSTATED

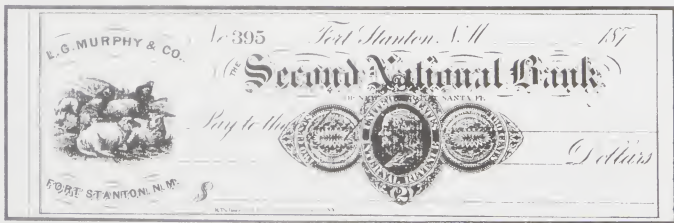
- 1295 HOOBER, RICHARD T. JR. (D) PO Box 3116 Key Largo FL 33037 4, 21-22, 30
0155 MOORE, EARL (C/D) 6294 Bahia del Mar Circle N-302 St. Petersburg FL 33715-1085
2, 4, 21-23, 30
1292 STIVISON, DAVID V. 870 N. 30th St Philadelphia PA 19130 31 (Southeast Ohio)

ADDRESS CHANGES

- 1398 ANTHONY, RAY (D) Box 687 Elkton OR 97436
1421 BRASE, DAVID A. 5523 Halpine Dr, #202 Rockville MD 20851
1389 GRABER, JOHN D. 3751 So. Apple Farms Cir West Valley City UT 84119-6197
1423 HENDERSON, WARREN S. PO Box 520 Rye Beach NH 03871
0089 NIELSEN, C. M. PO Box 71005 Salt Lake City UT 84171
0866 STUDLEY, MAX Box 61 Bucerias Nayarit Mexico

DROPPED - NON-PAYMENT OF DUES

- 1499 DELERY, CARY J (C/D)
1498 ETHEREDGE (2310), JOHN C.
1175 FEITER, WERNER J.
1497 LA PAGLIA, UMBERTO (C/D)

A Find in the Marketplace

New Mexico revenue stamped checks are not common, and many are not in the best condition. This unused check with a Type D revenue is one of a small find. It is printed on violet paper, and is particularly handsome for any state.

Due to its width, it is reproduced here at 75% rather than the usual 80%.

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